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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number : 10/667,353 Confirmation No.: 3390
Applicant : Michael CLEARY, et al.
Filed : September 23, 2003
Title : METHOD AND SYSTEM FOR DISTRIBUTION OF
UNACTIVATED BANK ACCOUNT CARDS
TC/Art Unit : 3624
Examiner: Hani M. Kazimi

Docket No. : 47004.000252
Customer No. : 21967



MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicants submit attached Form PTO-SB/08A (modified) for consideration and request the references cited therein be made of record by the U.S. Patent and Trademark Office in the above-captioned application.

Applicants respectfully point out that the submission of the listed references in this Information Disclosure Statement is not an admission that they are prior art or that they are material to patentability of any claims of the application. Also, the submission of this Information Disclosure Statement is not an indication that a search has been made by Applicants.

For the convenience of the Examiner in considering the cited references, a copy of each of the cited references is enclosed with this communication. In considering the cited references, it may be noted by the Examiner that certain of the references may contain markings, underlinings, and/or other notations. These markings, underlinings, and/or other notations are not to be construed as drawing the Examiner's attention either to selected parts or away from other parts of the cited references. Any such markings were either present on the copies of the cited

references obtained by the associated individuals, or were made thereon during the study of the references by the associated individuals.

As this application was filed after June 30, 2003, copies of U.S. patents and/or U.S. patent application publications for national stage applications under 35 U.S.C. 371 cited on the attached Form PTO-SB/08A (modified), are not being provided as specified in 1276 O.G. 55 (5 August 2003).

Consideration of the foregoing plus the prompt return of a copy of the enclosed Form SB/08A with the Examiner's initials in the left column in accordance with MPEP 609 are respectfully requested.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is believed to be submitted prior to issuance of a first Office Action. Therefore, it is respectfully submitted that no fee is required for consideration of this information. However, in the event any fee is deemed necessary, the Commissioner is authorized to charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: July 14, 2006

By: 

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JUL 14 2006

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office, U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**
(use as many sheets as necessary)

Sheet 1 of 26

Application Number	10/667,353
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First Named Inventor	Michael Cleary, et al.
Art Unit	3624
Examiner Name	Hani M. Kazimi
Attorney Docket Number	47004.0000252

U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
1.	US	005984180	11-16-1999	Albrecht	
2.	US	006366220	04-02-2002	Elliott, Brig	
3.	US	006687222	08-14-2003	Mittal et al.	
4.	US	2001/0011243	08-02-2001	Dembo et al.	
5.	US	2001/0027441	10-04-2001	Wankmueller	
6.	US	2001/0034682	10-25-2001	Knight et al.	
7.	US	2001/0037315	11-01-2001	Saliba et al.,	
8.	US	2001/0044293	11-22-2001	Morgan	
9.	US	2001/0047342	11-29-2001	Cuervo	
10.	US	2001/0054003	12-20-2001	Chien et al.	
11.	US	2001/0056398	12-27-2001	Scheirer	
12.	US	2002/0019803	02-14-2002	Muller	
13.	US	2002/0026418	02-28-2002	Koppel et al.	
14.	US	2002/0046255	04-18-2002	Moore et al.	
15.	US	2002/0062235	05-23-2002	Wahiblin et al.	
16.	US	2002/0077978 A1	06-20-2002	O'Leary et al.	
17.	US	2002/0091572	07-11-2002	Anderson et al.	
18.	US	2002/0091631	07-11-2002	Usui	
19.	US	2002/0095365 A1	07-18-2002	Slavin et al.	
20.	US	2002/0104878	08-08-2002	Seifert et al.	
21.	US	2002/0116271	08-22-2002	Mankoff	
22.	US	2002/0120627	08-29-2002	Mankoff	
23.	US	2002/0120642	08-29-2002	Fetherston	
24.	US	2002/0143703	10-03-2002	Razvan et al.	

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	25.	US 2002/0147662	10-10-2002	Anderson
	26.	US 2002/0165820	11-07-2002	Anvekar et al.
	27.	US 2002/0174016	11-21-2002	Cuervo
	28.	US 20020116330	08-22-2002	Hed et al.,
	29.	US 2003/0004828	01-02-2003	Epstein
	30.	US 2003/0023549	01-30-2003	Armes et al.
	31.	US 2003/0028518	02-06-2003	Mankoff
	32.	US 2003/0046249	03-06-2003	Wu
	33.	US 2003/0053609	03-20-2003	Risafli et al.
	34.	US 2003/0101119	05-29-2003	Persons et al.
	35.	US 2003/0105672	06-05-2003	Epstein et al.
	36.	US 2003/0135462	07-17-2003	Brake Jr. et al.
	37.	US 2003/0140004	07-24-2003	O'Leary et al.
	38.	US 2003/0144935	07-31-2003	Sobek
	39.	US 2003/0163403	08-28-2003	Chen et al.
	40.	US 2003/0172040	09-11-2003	Kemper et al.
	41.	US 2003/0195808	10-16-2003	Brown et al.
	42.	US 2003/0200180	10-23-2003	Phelan et al.
	43.	US 2003/0216965	11-20-2003	Libman
	44.	US 20030033211	02-13-2003	Haines et al.,
	45.	US 20030033246	02-13-2003	Slater
	46.	US 20030154125	08-14-2003	Mittal et al.
	47.	US 20030163416	08-28-2003	Kitajima
	48.	US 20030200143	10-23-2003	Walker et al.

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49.	US 2004/0024672		02-05-2004	Brake Jr. et al.	
50.	US 2004/0030626		02-12-2004	Libman	
51.	US 2004/0039588		02-26-2004	Libman	
52.	US 2004/0098351		05-20-2004	Duke	
53.	US 2004/0243498		12-02-2004	Duke	
54.	US 2005/0027649		02-05-2005	Cech	
55.	US 2005/0071230		03-31-2005	Mankoff	
56.	US 2005/0075932		04-07-2005	Mankoff	
57.	US 20050021400		01-27-2005	Postrel	
58.	US 20050091138		04-28-2005	Awatsu	
59.	US 20050171898		08-04-2005	Bishop, et al.	
60.	US 3634669		01-11-1971	Wyckoff et al.	
61.	US 3946206		03-23-1976	Darjany	
62.	US 4047033		09-06-1977	Malmberg et al.	
63.	US 4465206		08-14-1984	Sorel et al.	
64.	US 4545838		10-08-1985	Minkus et al.	
65.	US 4582985		04-15-1986	Lotberg	
66.	US 4614861		09-30-1986	Pavlov et al.	
67.	US 4634845		01-06-1987	Riley	
68.	US 4689478		08-25-1987	Hale et al.	
69.	US 4700055		10-13-1987	Kashkashian Jr.	
70.	US 4746787		04-24-1988	Okada	
71.	US 4750119		06-07-1988	Robertson	
72.	US 4752676		06-21-1988	Leonard et al.	

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	73.	US 4754418	06-28-1988	Hara	
	74.	US 4766293	08-23-1988	Boston	
	75.	US 4766539	08-23-1988	Fox	
	76.	US 4789928	12-06-1988	Fujisaki	
	77.	US 4822985	04-18-1989	Boggan et al.	
	78.	US 4831242	05-16-1989	Englehardt	
	79.	US 4831526	05-16-1989	Luchs	
	80.	US 4868376	09-19-1989	Lessin et al.	
	81.	US 4870259	09-26-1989	Boggan et al.	
	82.	US 4882675	11-21-1989	Nichtberger et al.	
	83.	US 4897533	01-30-1990	Lysczarz	
	84.	US 4906826	03-06-1990	Spencer	
	85.	US 4908521	03-13-1990	Boggan et al.	
	86.	US 4923288	05-08-1990	Allen et al.	
	87.	US 4928001	05-22-1990	Masada	
	88.	US 4941090	07-10-1990	McCarthy	
	89.	US 4943707	07-24-1990	Boggan	
	90.	US 4953085	08-28-1990	Atkins	
	91.	US 4954985	09-04-1990	Yamazaki	
	92.	US 4961142	10-02-1990	Elliott et al.	
	93.	US 4968873	11-06-1990	Dethloff et al.	
	94.	US 4975840	12-04-1990	DeTore et al.	
	95.	US 4978401	12-18-1990	Bonomi	
	96.	US 4992940	02-12-1991	Dworkin	

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97.	US 5025372	06-18-1991	Burton et al.		
98.	US 5049728	09-17-1991	Rovin		
99.	US 5055662	10-08-1991	Hasewaga		
100.	US 5080748	01-14-1992	Bonomi		
101.	US 5095194	03-10-1992	Barbanel		
102.	US 5117355	05-26-1992	McCarthy		
103.	US 5146068	09-08-1992	Ugawa, et al.		
104.	US 5175416	12-29-1992	Mansvelt		
105.	US 5180901	01-19-1993	Hiramatsu		
106.	US 5192947	03-09-1993	Neustein		
107.	US 5202286	04-13-1993	Nakatani		
108.	US 5202826	04-13-1993	McCarthy		
109.	US 5206488	04-27-1993	Telcher		
110.	US 5206803	04-27-1993	Vitagliano		
111.	US 5218631	06-08-1993	Katz		
112.	US 5247190	09-21-1993	Friend et al.		
113.	US 5276311	01-04-1994	Hartmut		
114.	US 5287268	02-15-1994	McCarthy		
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116.	US 5297026	03-22-1994	Hoffman		
117.	US 5311594	05-10-1994	Penzias		
118.	US 53269**	07-05-1994	Perazza		
119.	US 5326960	07-05-1994	Tannenbaum		
120.	US 5328809	07-12-1994	Holmes et al.		

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U.S. PATENT DOCUMENTS				
Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document
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	122.	US 5349633	09-20-1994	Katz
	123.	US 5350906	09-27-1994	Brody et al.
	124.	US 5359183	10-25-1994	Skodlar
	125.	US 5365575	11-15-1994	Katz
	126.	US 5383113	01-17-1995	Knight
	127.	US 5397881	03-14-1995	Mannik
	128.	US 5399502	03-21-1995	Friend et al.
	129.	US 5401827	03-28-1995	Holmes et al.
	130.	US 5424524	06-13-1995	Ruppert et al.
	131.	US 5450477	09-12-1995	Amarant et al.
	132.	US 5453601	09-26-1995	Rosen
	133.	US 5455407	10-03-1995	Rosen
	134.	US 5459306	10-17-1995	Stein et al.
	135.	US 5465206	11-07-1995	Hilt et al.
	136.	US 5466919	11-14-1995	Henry
	137.	US 5471669	11-28-1995	Lidman
	138.	US 5477038	12-19-1995	Levine et al.
	139.	US 5477040	12-19-1995	Lalonde
	140.	US 5479494	12-26-1995	Clitherow
	141.	US 5482139	01-09-1996	Rivalto
	142.	US 5483444	01-09-1996	Malark
	143.	US 5483445	01-09-1996	Pickering
	144.	US 5500514	03-19-1996	Veeneman et al.
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145.	US 5511114	04-23-1996	Stimson et al.		
146.	US 5512654	04-30-1996	Holmes et al.		
147.	US 5513102	04-30-1996	Aurlemma		
148.	US 5521363	05-28-1996	Tannenbaum		
149.	US 5530232	06-25-1996	Taylor		
150.	US 5530235	06-25-1996	Stefik et al.		
151.	US 5537314	07-16-1996	Kanter		
152.	US 5544086	08-06-1996	Davis et al.		
153.	US 5544246	08-06-1996	Mandelbaum et al.		
154.	US 5553120	09-03-1996	Katz		
155.	US 5577109	11-19-1996	Stimson et al.		
156.	US 5578808	11-26-1996	Taylor		
157.	US 5581064	12-03-1996	Riley et al.		
158.	US 5585787	12-17-1996	Wallerstein		
159.	US 5590038	12-31-1996	Pitroda		
160.	US 5592560	01-07-1997	Deaton et al.		
161.	US 5604542	02-18-1997	Dedrick		
162.	US 5608785	03-04-1997	Kasday		
163.	US 5612868	03-18-1997	Off		
164.	US 5621787	04-15-1997	McKoy et al.		
165.	US 5621812	04-15-1997	Deaton et al.		
166.	US 5637845	06-10-1997	Kolls		
167.	US 5638457	06-10-1997	Deaton et al.		
168.	US 5642279	06-24-1997	Stone		

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	169.	US 5642485	05-24-1997	Deaton et al.
	170.	US 5644723	07-01-1997	Deaton et al.
	171.	US 5644727	07-01-1997	Atkins
	172.	US 5649114	04-15-1997	Deaton et al.
	173.	US 5649117	07-15-1997	Landry
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	175.	US 5653914	08-05-1997	Holmes, et al.
	176.	US 5659741	08-19-1997	Eberhardt
	177.	US 5664110	09-02-1997	Green et al.
	178.	US 5664157	09-02-1997	Takahira et al.
	179.	US 5665953	09-09-1997	Mazzamuto
	180.	US 5672678	09-30-1997	Holmes et al.
	181.	US 5675607	10-07-1997	Alesio et al.
	182.	US 5675662	10-07-1997	Deaton et al.
	183.	US 5677955	10-14-1997	Doggett et al.
	184.	US 5684291	11-04-1997	Taskett
	185.	US 5687322	11-11-1997	Deaton et al.
	186.	US 5689100	11-18-1997	Carrithers et al.
	187.	US 5689650	11-18-1997	McClelland et al.
	188.	US 5692132	11-25-1997	Hogan
	189.	US 5696907	12-09-1997	Tom
	190.	US 5699528	12-16-1997	Hogan
	191.	US 5703344	12-30-1997	Bezy et al.
	192.	US 5704046	12-30-1997	Hogan

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193.	US 5705798	01-06-1998	Tarbox		
194.	US 5708422	01-13-1998	Blonder et al.		
195.	US 5710458	01-20-1998	Iwasaki		
196.	US 5710886	01-20-1998	Christensen et al.		
197.	US 5710887	01-20-1998	Chelliah		
198.	US 5710889	01-20-1998	Clark et al.		
199.	US 5715399	02-03-1998	Bezos		
200.	US 5717925	02-10-1998	Harper et al.		
201.	US 5721768	02-24-1998	Stimson et al.		
202.	US 5721781	02-24-1998	Deo et al.		
203.	US 5726884	03-10-1998	Sturgeon et al.		
204.	US 5727153	03-10-1998	Powell		
205.	US 5728998	03-17-1998	Novis et al.		
206.	US 5729693	03-17-1998	Holda-Fleck		
207.	US 5734154	03-31-1998	Jachimowicz et al.		
208.	US 5734838	03-31-1998	Robinson		
209.	US 5736728	04-07-1998	Matsubara		
210.	US 5737421	04-07-1998	Audebert		
211.	US 5740549	04-14-1998	Reilly et al.		
212.	US 5742775	04-21-1998	King		
213.	US 5745049	04-28-1998	Akiyama et al.		
214.	US 5745706	04-28-1998	Wolfberg et al.		
215.	US 5749075	05-05-1998	Toader et al.		
216.	US 5760381	06-02-1998	Stich et al.		

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217.	US 5765138	06-09-1998	Aycock et al.	
218.	US 5765141	06-09-1998	Spector	
219.	US 5770843	06-23-1998	Rose et al.	
- 220.	US 5770849	06-23-1998	Novis et al.	
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		Examiner Name	Hani M. Kazimi
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